



Order Filed on March 19, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
Law Offices of Mark W. Ford, LLC
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Gloucester City, NJ 08030
856-456-8811/856-456-8558 (Fax)
Attorney for the debtor

In Re:
Amalia Mejias

Case Number: 14-29177
Hearing Date: February 26, 2019 at 10:00a.m.
Judge: Jerrold N. Poslunsy
Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

ORDER GRANTING APPROVAL OF A PERMANENT LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 19, 2019



Honorable Jerrold N. Poslunsy, Jr.
United States Bankruptcy Court

The Court having reviewed the movant's Notice of Motion to Approve Loan Modification, and any related responses or objections, it is hereby

ORDERED that:

1. The motion is hereby granted and the Debtor is permitted to enter into the loan modification agreement with Creditor attached as an Exhibit to the Motion (the "Agreement")
2. The Mortgage secured by real property owned by the Debtor as identified in the Agreement is hereby modified in accordance with the terms set forth in the Agreement.
3. The Chapter 13 Trustee shall suspend disbursements to Creditor pending completion of the loan modification as set forth in the Agreement and all money that would otherwise be paid to Creditor, shall be held until the arrearage portion of the claim is amended to zero, or the claim is withdrawn, or the Trustee is notified by the Creditor that that modification was not consummated;
4. If post-petition arrears are capitalized into the loan modification, the Creditor shall file an amended post-petition claim, the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with provisions of the confirmed plan.
5. The Creditor shall notify the Trustee and the Debtor's attorney in the event the modification is not consummated. Any money that was held by the Trustee for the Creditor pursuant to a timely proof of claim pending completion of the modification shall then be paid to Creditor.
6. Debtor shall file an Amended Schedule J and Modified Plan within twenty (20) days of this Order.
7. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed a violation of the automatic stay, and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.
8. The Debtors shall provide the Trustee with a fully executed copy of the Agreement upon completion.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Amalia Mejias
DebtorCase No. 14-29177-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2019.

db +Amalia Mejias, 2901 Cramer Street, Camden, NJ 08105-1315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Equity Trust Company Custodian FBO Adam Greenberg IRA
 agreenberg@hgllclaw.com, Aholmes@hgllclaw.com
 Brian C. Nicholas on behalf of Creditor OCWEN LOAN SERVICING, LLC bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, et al
 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
 Denise E. Carlon on behalf of Creditor Residential Credit Solutions, Inc.
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
 summarymail@standingtrustee.com
 Joshua I. Goldman on behalf of Creditor Residential Credit Solutions, Inc.
 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Linda S. Fossi on behalf of Creditor U.S. Bank Cust/Pro Capital I, LLC
 lfossi@zeitlawfirm.com,
 gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
 Mark W Ford on behalf of Debtor Amalia Mejias markfordlaw@juno.com
 Michelle Banks-Spearman on behalf of Creditor City of Camden, Revenue Collection
 MiSpearman@ci.camden.nj.us,
 NaHarvey@ci.camden.nj.us;LyLaracu@ci.camden.nj.us;ElRedmer@ci.camden.nj.us

TOTAL: 10